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November 6, 2009  
Date

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Toni S. Cluse et al.  
Serial No. : 10/762,112  
Filed : January 21, 2004  
Title : SYSTEM AND METHOD FOR RENEGOTIATING A FINANCIAL INSTRUMENT  
Docket No. : 050001-419  
Examiner : Jessica Lemieux  
Art Unit : 3693

Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

This submission is a reply to the Office action mailed in the above-identified application and is accompanied by a request for a one-month extension of time and the applicable fee.

**The claim listing** begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.